

In re:
Brian D Ricciardi
Debtor

Case No. 21-13237-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 4

Date Rcvd: Mar 18, 2022

Form ID: 318

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2022:

Recip ID	Recipient Name and Address
db	+ Brian D Ricciardi, 612 Edgley Avenue, Glenside, PA 19038-5422
14654069	BB&T, CREDIT CARD DISPUTES, WILSON, NC 27894
14654099	+ P S E C U, P.O. BOX 1006, HARRISBURG, PA 17108-1006
14654108	+ POLICE & FIRE FCU, 901 ARCH STREET, PHILADELPHIA, PA 19107-2495
14654103	+ POLICE & FIRE FCU, ATTN: BANKRUPTCY, 901 ARCH ST, PHILADELPHIA, PA 19107-2495
14654117	STATE FARM BANK, ATTN CREDIT REPORTING, BLOOMINGTON, IL 61702
14654120	TD BANK, N.A., TD BANK USBC, GREENVILLE, SC 29607

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 18 2022 23:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 19 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2022 23:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Mar 18 2022 23:35:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14654061	+ EDI: GMACFS.COM	Mar 19 2022 03:38:00	ALLY FINANCIAL, ATTN: BANKRUPTCY, PO BOX 380901, BLOOMINGTON, MN 55438-0901
14654063	+ EDI: GMACFS.COM	Mar 19 2022 03:38:00	ALLY FINANCIAL, P.O. BOX 380901, BLOOMINGTON, MN 55438-0901
14654066	+ EDI: CITICORP.COM	Mar 19 2022 03:38:00	AT & T, PO Box 6500, Sioux Falls, SD 57117-6500
14654067	+ EDI: CINGMIDLAND.COM	Mar 19 2022 03:38:00	AT & T, PO BOX 10330, Fort Wayne, IN 46851-0330
14654065	+ EDI: CINGMIDLAND.COM	Mar 19 2022 03:38:00	AT & T, PO BOX 537104, Atlanta, GA 30353-7104
14654068	Email/Text: bankruptcy@bbandt.com	Mar 18 2022 23:35:00	BB&T, ATTN: BANKRUPTCY, PO BOX 1847, WILSON, NC 27894
14654070	+ EDI: CAPITALONE.COM	Mar 19 2022 03:38:00	CAP ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
14654072	+ EDI: CAPITALONE.COM	Mar 19 2022 03:38:00	CAP ONE, PO BOX 31293, SALT LAKE CITY,

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Mar 18, 2022

Form ID: 318

Total Noticed: 41

			UT 84131-0293
14654075	+ EDI: CAPITALONE.COM	Mar 19 2022 03:38:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
14654074	+ EDI: CAPITALONE.COM	Mar 19 2022 03:38:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
14654085	+ EDI: CITICORP.COM	Mar 19 2022 03:38:00	CITIBANK, PO BOX 6217, SIOUX FALLS, SD 57117-6217
14654083	+ EDI: CITICORP.COM	Mar 19 2022 03:38:00	CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
14654089	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 18 2022 23:35:00	CITIZENS BANK, 480 JEFFERSON BLVD, WARWICK, RI 02886
14654087	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 18 2022 23:35:00	CITIZENS BANK, ATTENTION: ROP-15B, 1 CITIZENS DRIVE, RIVERSIDE, RI 02940
14654091	EDI: DISCOVER.COM	Mar 19 2022 03:38:00	DISCOVER FINANCIAL, POB 15316, WILMINGTON, DE 19850
14654092	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 18 2022 23:35:00	FIRST NATIONAL BANK, ATTN: BANKRUPTCY, 3015 GLIMCHER BLVD., HERMITAGE, PA 16148-3343
14654093	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 18 2022 23:35:00	FIRST NATIONAL BANK, 4140 E STATE ST, HERMITAGE, PA 16148-3401
14654094	+ Email/Text: bankruptcy@fult.com	Mar 18 2022 23:35:00	FULTON BANK, PO BOX 4887, LANCASTER, PA 17604-4887
14654077	EDI: JPMORGANCHASE	Mar 19 2022 03:38:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
14654080	EDI: JPMORGANCHASE	Mar 19 2022 03:38:00	CHASE CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850
14654115	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Mar 18 2022 23:35:00	STATE FARM BANK, ATTN: BANKRUPTCY, PO BOX 3298, MILWAUKEE, WI 53201
14654095	Email/Text: camanagement@mtb.com	Mar 18 2022 23:35:00	M&T CREDIT SERVICES, ATTN: BANKRUPTCY, PO BOX 844, BUFFALO, NY 14240
14654096	Email/Text: camanagement@mtb.com	Mar 18 2022 23:35:00	M&T CREDIT SERVICES, PO BOX 900, MILLSBORO, DE 19966
14654097	+ Email/Text: bankruptcynotices@psecu.com	Mar 18 2022 23:35:00	P S E C U, ATTENTION: BANKRUPTCY, PO BOX 67013, HARRISBURG, PA 17106-7013
14654101	+ Email/PDF: ebnotices@pnmac.com	Mar 18 2022 23:40:58	PENNYMAC LOAN SERVICES, LLC, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
14654102	+ Email/PDF: ebnotices@pnmac.com	Mar 18 2022 23:40:49	PENNYMAC LOAN SERVICES, LLC, PO BOX 514387, LOS ANGELES, CA 90051-4387
14654113	+ EDI: DRIV.COM	Mar 19 2022 03:38:00	SANTANDER CONSUMER USA, ATTN: BANKRUPTCY, PO BOX 961245, FORT WORTH, TX 76161-0244
14654114	+ EDI: CHRM.COM	Mar 19 2022 03:38:00	SANTANDER CONSUMER USA, PO BOX 961212, FORT WORTH, TX 76161-0212
14654119	EDI: TDBANKNORTH.COM	Mar 19 2022 03:38:00	TD BANK, N.A., ATTN: BANKRUPTCY, 32 CHESTNUT STREET PO BOX 1377, LEWISTON, ME 04243
14654121	+ EDI: VERIZONCOMB.COM	Mar 19 2022 03:38:00	VERIZON, VERIZON WIRELESS BK ADMIN, 500 TECHNOLOGY DR STE 550, WELDON SPRINGS, MO 63304-2225
14654122	+ EDI: VERIZONCOMB.COM		

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Mar 18, 2022

Form ID: 318

Total Noticed: 41

Mar 19 2022 03:38:00

VERIZON, 500 TECHNOLOGY DR, WELDON
SPRING, MO 63304-2225

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14654062	*+	ALLY FINANCIAL, ATTN: BANKRUPTCY, PO BOX 380901, BLOOMINGTON, MN 55438-0901
14654064	*+	ALLY FINANCIAL, P.O. BOX 380901, BLOOMINGTON, MN 55438-0901
14654071	*+	CAP ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
14654073	*+	CAP ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
14654076	*+	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
14654086	*+	CITIBANK, PO BOX 6217, SIOUX FALLS, SD 57117-6217
14654084	*+	CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
14654090	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, CITIZENS BANK, 480 JEFFERSON BLVD, WARWICK, RI 02886
14654088	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, CITIZENS BANK, ATTENTION: ROP-15B, 1 CITIZENS DRIVE, RIVERSIDE, RI 02940
14654078	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
14654079	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
14654081	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850
14654082	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850
14654116	*P++	LOAN SERVICING, LOAN SUPPORT, PO BOX 5961, MADISON WI 53705-0961, address filed with court:, STATE FARM BANK, ATTN: BANKRUPTCY, PO BOX 3298, MILWAUKEE, WI 53201
14654098	*+	P S E C U, ATTENTION: BANKRUPTCY, PO BOX 67013, HARRISBURG, PA 17106-7013
14654100	*+	P S E C U, P.O. BOX 1006, HARRISBURG, PA 17108-1006
14654109	*+	POLICE & FIRE FCU, 901 ARCH STREET, PHILADELPHIA, PA 19107-2495
14654110	*+	POLICE & FIRE FCU, 901 ARCH STREET, PHILADELPHIA, PA 19107-2495
14654111	*+	POLICE & FIRE FCU, 901 ARCH STREET, PHILADELPHIA, PA 19107-2495
14654112	*+	POLICE & FIRE FCU, 901 ARCH STREET, PHILADELPHIA, PA 19107-2495
14654104	*+	POLICE & FIRE FCU, ATTN: BANKRUPTCY, 901 ARCH ST, PHILADELPHIA, PA 19107-2495
14654105	*+	POLICE & FIRE FCU, ATTN: BANKRUPTCY, 901 ARCH ST, PHILADELPHIA, PA 19107-2495
14654106	*+	POLICE & FIRE FCU, ATTN: BANKRUPTCY, 901 ARCH ST, PHILADELPHIA, PA 19107-2495
14654107	*+	POLICE & FIRE FCU, ATTN: BANKRUPTCY, 901 ARCH ST, PHILADELPHIA, PA 19107-2495
14654118	*	STATE FARM BANK, ATTN CREDIT REPORTING, BLOOMINGTON, IL 61702

TOTAL: 0 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Mar 18, 2022

Form ID: 318

Total Noticed: 41

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2022 at the address(es) listed below:

Name	Email Address
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
REBECCA ANN SOLARZ	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
STEPHEN MATTHEW DUNNE	on behalf of Debtor Brian D Ricciardi bestcasestephen@gmail.com dunnesr74587@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Brian D Ricciardi	Social Security number or ITIN	xxx-xx-1067
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 21-13237-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brian D Ricciardi

3/17/22

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.